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engaged in any conduct in violation of ERISA and that Plaintiff is entitled to relief under ERISA.

CHI further denies the remaining allegations set forth in paragraph 1 of the Complaint.

II. PARTIES

- 2. CHI admits only that Tjuatja was a participant in the CROSSMARK Group Self-Insured Short-Term Disability Plan (the "STD Plan") and in the CHI Management Group, L.P. Long-Term Disability Plan (the "LTD Plan"). CHI specifically denies that Tjuatja was an employee of CHI Management Group, L.P. CHI admits that on or about February 1, 2007, Tjuatja was eligible to be, and became, a participant in the STD Plan and the LTD Plan. CHI denies any remaining allegations set forth in paragraph 2 of the Complaint.
- 3. CHI admits that it is the Plan Administrator for the STD Plan and for the LTD Plan. CHI further admits the remaining allegations in paragraph 3 of the Complaint.
- 4. The allegations set forth in paragraph 4 of the Complaint are legal conclusions that CHI is not required to admit or deny. Nevertheless, CHI admits the allegations set forth in paragraph 4 of the Complaint.

III. FACTS

- 5. Tjuatja's allegation that he "was employed by the employer" is vague and ambiguous; as such, CHI lacks sufficient knowledge or information to confirm this allegation, and, therefore, CHI denies this allegation. CHI further denies the remaining allegations set forth in paragraph 5 of the Complaint.
- 6. CHI admits only that Tjuatja submitted a claim for benefits under the STD Plan sometime after February 28, 2007. CHI lacks sufficient knowledge or information to confirm the remaining allegations, and, therefore, CHI denies the remaining allegations set forth in paragraph 6 of the Complaint.
- 7. CHI admits only that on or about March 28, 2007, the Administrator of Claims for the STD Plan informed Tjuatja that it had denied his application for benefits under the STD Plan. CHI denies any remaining allegations in paragraph 7 of the Complaint.

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- 8. CHI admits only that Tjuatja filed an appeal of his application for benefits under the STD Plan and that the Administrator of Claims for the STD Plan denied such appeal. CHI denies the remaining allegations set forth in paragraph 8 of the Complaint.
 - 9. CHI denies the allegations set forth in paragraph 9 of the Complaint.

IV. CLAIM FOR RELIEF

- 10. CHI incorporates by reference its answers to paragraphs 1 through 9 of the Complaint as if fully set forth herein.
- 11. The allegations set forth in paragraph 11 of the Complaint are legal conclusions that CHI is not required to admit or deny. Nevertheless, CHI denies the allegations set forth in paragraph 11 of the Complaint, except to the extent that the cited statutes speak for themselves.
 - 12. CHI denies the allegations set forth in paragraph 12 of the Complaint.

V. PRAYER FOR RELIEF

CHI admits only that Tjuatja prays for a monetary judgment against CHI. CHI specifically denies, however, that it engaged in any unlawful conduct in connection with Tjuatja's benefits under the STD Plan and that the damages or relief set forth in this paragraph are authorized by law or are appropriate for the claims alleged in the Complaint.

Each and every allegation set forth in the Complaint that is not expressly admitted herein is denied.

II.

AFFIRMATIVE DEFENSES

In further answer to Tjuatja's Complaint, CHI states that it will rely upon the following affirmative and other defenses, if applicable and if supported by facts to be determined by appropriate discovery. In asserting these defenses, CHI neither expressly nor implicitly assumes the burden of disproving any element of any claim for which Tjuatja bears the burden of proof as a matter of law.

FIRST AFFIRMATIVE DEFENSE

(Failure to State a Cause of Action)

Tjuatja fails to state a cause of action against CHI.

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ANSWER OF CHI MANAGEMENT GROUP, L.P. TO THE COMPLAINT

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	Case 3:08-cv-00896-MMC		
1	3. That CHI be awarded its costs of suit, including attorney's fees, if applicable; and		
2	4. For such other and further relief as the Court may deem just and proper.		
3	Dated: April 14, 2008 Respectfully submitted,		
4	FISH & RICHARDSON P.C.		
5			
6	By: s/Nancy L. Stagg		
7	Nancy L. Stagg stagg@fr.com		
8	Attorneys for Defendant,		
9	CROSSMARK, INC.		
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	ANSWER OF CHI MANAGEMENT GROUP, L.P. TO THE COMPLAINT		

PROOF OF SERVICE

I am employed in the County of San Diego, my business address is Fish & Richardson P.C., 12390 El Camino Real, San Diego, California 92130. I am over the age of 18 and not a party to the foregoing action.

I am readily familiar with the business practice at my place of business for collection and processing of correspondence for personal delivery, for mailing with United States Postal Service, for facsimile, and for overnight delivery by Federal Express, Express Mail, or other overnight service.

On April 14, 2008, I served a copy of the following document(s):

ANSWER OF CHI MANAGEMENT GROUP, L.P. TO THE COMPLAINT OF MIKAEL TJUATJA

on the interested parties in this action by placing a true and correct copy thereof, enclosed in a sealed envelope, and addressed as follows:

Richard A. Stavin, Esq. Stain & Associates 21031 Ventura Boulevard, 12th Floor Woodland Hills, California 91364 Phone: (818) 348-8464 Facsimile: (818) 348-8465

Attorney for Plaintiff

15	MAIL:

Such correspondence was deposited, postage fully paid, with the United States Postal Service on the same day in the ordinary course

of business.

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PERSONAL:

Such envelope was delivered by hand to the offices of the addressee.

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19 FACSIMILE:

Such document was faxed to the facsimile transmission machine with the facsimile machine number stated above. Upon completion of the transmission, the transmitting machine issued a transmission report showing the transmission was complete and without error.

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FEDERAL EXPRESS:

Such correspondence was deposited on the same day in the ordinary course of business with a facility regularly maintained by Federal

Express.

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CM/ECF:

Such document(s) were sent via electronic mail through the Case Management/Electronic Case File System with the U.S. District Court for the Northern District of California.

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I declare that I am employed in the office of a member of the bar of this Court at whose direction the service was made.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct. Executed on April 14, 2008 at San Diego, California.

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